



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/985,734 Confirmation No.: 4237
Applicant : Catherine A. HAALA
Filed : November 6, 2001
Title : NATIONAL IDENTIFICATION CARD SYSTEM AND
BIOMETRIC IDENTITY VERIFICATION METHOD FOR
NEGOTIATING TRANSACTIONS
TC/A.U. : 2136
Examiner : Ronald BAUM
Atty. Docket No. : US 1295/01
Date : October 22, 2004

**APPLICANT'S STATEMENT COMMENTING ON EXAMINER'S REASONS
FOR ALLOWANCE PURSUANT TO 37 CFR §1.104(e)**

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

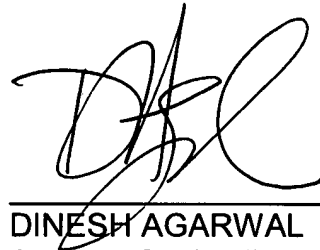
The Examiner's reasons for allowance are noted. However, the Applicant believes that the full scope and breadth of the claims is to be determined based on the entire record, and the Examiner's reasons for allowance are not understood as indicating the full scope and breadth of the claims.

Appl. No. 09/985,734
Applicant's Statement Commenting on Examiner's Reasons
for Allowance Pursuant to 37 CFR §1.104(e) dated October 22, 2004

It is believed that no fee is due for this submission. However, should that determination be incorrect, the Commissioner is hereby authorized to charge any deficiencies, or credit any overpayment, to our Deposit Account No. 01-0433, and notify the undersigned in due course.

Should the Examiner have any questions or wish to discuss further this matter, please contact the undersigned at the telephone number provided below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'DAGARWAL', is written over a horizontal line.

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DA/jv